

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF
PENNSYLVANIA

FILED
3/8/23 9:47 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In Re:

| | | |
|---|---|------------------------|
| Ryan Karmann and Michelle Karmann Debtors | : | Case No. 19-23561-GLT |
| Ryan Karmann S. S. No. xxx-xx-6110 Movant | : | Chapter 13 |
| | : | Related to Dkt. No. 98 |
| | : | |
| v. | : | |
| T Bruce Campbell Respondent | : | |

ORDER TO PAY TRUSTEE PURSUANT TO WAGE ATTACHMENT

The above-named Debtor(s) having filed a Chapter 13 petition and Debtor(s) or Trustee having moved to attach wages to fund the Chapter 13 Plan:

IT IS, THEREFORE, ORDERED that:

until further order of this Court, the Respondent from which the Debtor receives income:

**T Bruce Campbell
ATTN: Payroll Manager
PO Box 607
West Middlesex, PA 16159**

- (1) shall deduct from that income the sum of \$521.00 weekly, beginning on the next pay day following receipt of this order and shall deduct a similar amount each pay period thereafter, including any period for which the Debtor receives a periodic or lump sum payment as a result of vacation, termination, or other benefit arising out of present or past employment, or from any other benefits payable to the Debtor, and shall remit the deducted sums ON AT LEAST A MONTHLY BASIS to:

**RONDA J. WINNECOUR
CHAPTER 13 TRUSTEE, W.D.PA.
P.O. BOX 84051
CHICAGO, IL 60689-4002**

- (2) the Debtor is paid weekly, and the monthly plan payment is \$ 2254.00.
- (3) the above-named entity shall notify the Chapter 13 Trustee if the Debtor's income is terminated and the reason therefor.
- (4) the Debtors shall serve this order and a copy of the Notification of Debtor's Social Security Number, Local Bankruptcy Form 12, that includes the debtor's full Social Security number on the Respondent. Debtor shall file a certificate of service regarding service of the order and local form, but the Social Security number shall not be included on the certificate.
- (5) all remaining income of the Debtor, except the amounts required to be withheld for taxes, Social Security, insurance, pension, or union dues shall be paid to the Debtor in accordance with usual

payment procedures.

- (6) NO OTHER DEDUCTIONS FOR GARNISHMENT, WAGE ASSIGNMENT, CREDIT UNION, OR ANY OTHER PURPOSE SHALL BE MADE FROM THE INCOME OF DEBTOR WITH THE SOLE EXCEPTION OF ANY CHILD OR DOMESTIC SUPPORT PAYMENTS.
- (7) this order supersedes previous orders made to the Respondent in this case.
- (8) the Respondent shall not charge any fee to the Debtor for the administration of this attachment order, except as may be allowed upon application to and order of this Court.
- (9) that the debtor(s) shall remain responsible for timely making all monthly plan payments to the Chapter 13 Trustee, either in whole or in part, until such time as the automatic paycheck withdrawals by the employer or other automatic attachments such as automatic bank transfers or welfare checks begin. The first Plan payment is due within thirty (30) days after the Chapter 13 Plan has been filed. Any failure to timely remit full Plan payments to the Trustee may result in the dismissal of the case after notice and hearing. Employers and others who fail to withhold funds and pay them over to the Trustee as ordered herein may be subject to sanctions including damages to debtor and this estate.

DATED this 8th day of March, 2023.



Gregory J. Taddonio
Chief U. S. Bankruptcy Judge

Case Administrator to serve Debtor, Counsel for Debtor

In re:
Ryan H. Karmann
Michelle L. Karmann
Debtors

Case No. 19-23561/GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Mar 08, 2023

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2023:

Recip ID **Recipient Name and Address**
db/jdb + Ryan H. Karmann, Michelle L. Karmann, 107 Wylie Avenue, Houston, PA 15342-1631

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2023 at the address(es) listed below:

| Name | Email Address |
|------------------------|--|
| Brian Nicholas | on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmllawgroup.com |
| Christopher A. DeNardo | on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com |
| Christopher A. DeNardo | on behalf of Creditor LoanCare LLC logsecf@logs.com |
| Lorraine Gazzara Doyle | on behalf of Creditor Lakeview Loan Servicing LLC ldoyle@logs.com, logsecf@logs.com |
| Marisa Myers Cohen | on behalf of Creditor LoanCare LLC as servicer for Lakeview Loan Servicing, LLC. ecfmail@mwc-law.com, mcohen@mwc-law.com |

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Mar 08, 2023

Form ID: pdf900

Total Noticed: 1

Marisa Myers Cohen

on behalf of Creditor LoanCare LLC ecfmail@mwc-law.com, mcohen@mwc-law.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Paul W. McElrath, Jr.

on behalf of Debtor Ryan H. Karmann ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com

Paul W. McElrath, Jr.

on behalf of Joint Debtor Michelle L. Karmann ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

TOTAL: 10